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S/N 09/998,360

PATENT

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| Applicant: | BOSWORTH-DAVIES ET AL.                                      | Examiner:       | J. PATEL |
| PATEL      | 09/998,360  | Group Art Unit: | 3624     |
| Filed:     | NOVEMBER 29, 2001   | Docket No.:     | TN223    |
| Title:     | COUNTERMEASURES FOR IRREGULARITIES IN FINANCIAL TRANSACTION |                 |          |

CERTIFICATE UNDER 37 CFR 1.8:

The undersigned hereby certifies that this correspondence is being transmitted to the United States Patent and Trademark Office, via facsimile as permitted under 37 C.R.F. 1.6(d) to:

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Name: Suzanne Cannon

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION

This is responsive to the official communication of April 10, 2007, rejecting various claims based variously on sections 103 and 112 of Title 35 of the U.S. Code. The Examiner indicates that claims 2, 6, 8, 10-15, 20, and 21 are object to as containing allowable subject matter but are based upon a rejected base claim. Amendment of the claims, reconsideration of the application, and allowance of all pending claims are respectfully requested.

If an extension is required, please consider this a request therefore. Please charge any additional fees to Deposit Account No. 19-3790.

The claims are modified responsively and argument is presented in the Remarks section below.